



NFIP

National Flood Insurance Program

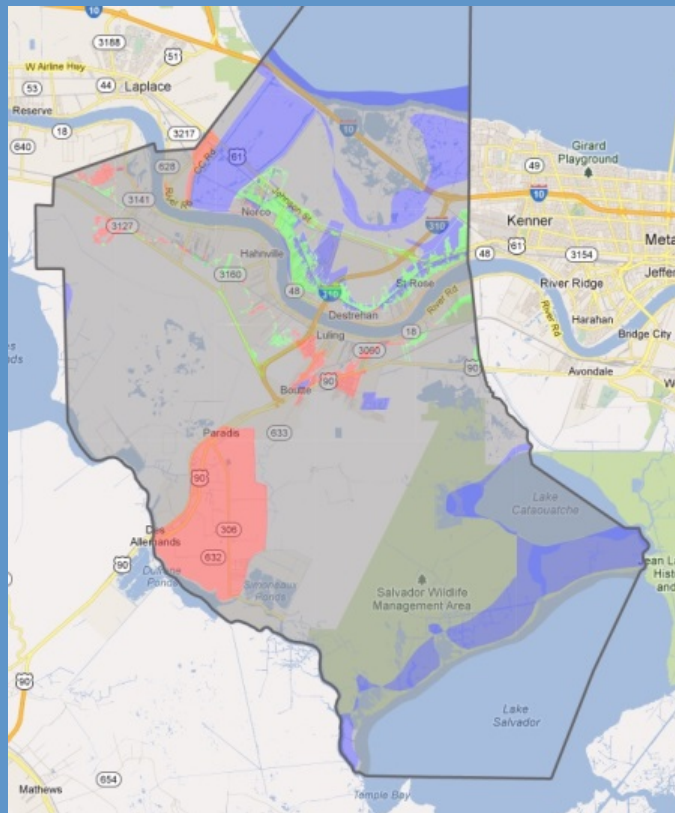
St. Charles Parish

Earl Matherne

August 9, 2013

TWO ISSUES

- Preliminary DFIRM
- Biggert-Waters Act



H. R. 4348—512

TITLE II—FLOOD INSURANCE

Subtitle A—Flood Insurance Reform and Modernization

SEC. 100201. SHORT TITLE.

This subtitle may be cited as the “Biggert-Waters Flood Insurance Reform Act of 2012”.

SEC. 100202. DEFINITIONS.

(a) IN GENERAL.—In this subtitle, the following definitions shall apply:

(1) 100-YEAR FLOODPLAIN.—The term “100-year floodplain” means that area which is subject to inundation from a flood having a 1-percent chance of being equaled or exceeded in any given year.

(2) 500-YEAR FLOODPLAIN.—The term “500-year floodplain” means that area which is subject to inundation from a flood having a 0.2-percent chance of being equaled or exceeded in any given year.

(3) ADMINISTRATOR.—The term “Administrator” means the Administrator of the Federal Emergency Management Agency.

(4) NATIONAL FLOOD INSURANCE PROGRAM.—The term “National Flood Insurance Program” means the program established under the National Flood Insurance Act of 1968 (42 U.S.C. 4011 et seq.).

(5) WRITE YOUR OWN.—The term “Write Your Own” means the cooperative undertaking between the insurance industry and the Federal Insurance Administration which allows participating property and casualty insurance companies to write and service standard flood insurance policies.

(b) COMMON TERMINOLOGY.—Except as otherwise provided in this subtitle, any terms used in this subtitle shall have the meaning given to such terms under section 1370 of the National Flood Insurance Act of 1968 (42 U.S.C. 4121).

SEC. 100203. EXTENSION OF NATIONAL FLOOD INSURANCE PROGRAM.

(a) FINANCING.—Section 1309(a) of the National Flood Insurance Act of 1968 (42 U.S.C. 4016(a)) is amended by striking “July 31, 2012” and inserting “September 30, 2017”.

(b) PROGRAM EXPIRATION.—Section 1319 of the National Flood Insurance Act of 1968 (42 U.S.C. 4026) is amended by striking “July 31, 2012” and inserting “September 30, 2017”.

SEC. 100204. AVAILABILITY OF INSURANCE FOR MULTIFAMILY PROPERTIES.

Section 1305 of the National Flood Insurance Act of 1968 (42 U.S.C. 4012) is amended—

(1) in subsection (b)(2)(A), by inserting “not described in subsection (a) or (d)” after “properties”; and

(2) by adding at the end the following:

“(d) AVAILABILITY OF INSURANCE FOR MULTIFAMILY PROPERTIES.—“(1) IN GENERAL.—The Administrator shall make flood insurance available to cover residential properties of 5 or more residences. Notwithstanding any other provision of law, the

DFIRM Parish Actions

- Continue to inform public

 - Riskmap6.com

 - Don't rely on colors!!!

- Technical Review of Preliminary DFIRM

 - Correct Mistakes

 - Challenge BFE

 - Retained Dr. Joseph Suhayda (4/8/13)

- Adoption Options:

 - Reject Entire Map

 - Consider “seclusion” option for areas with non-accredited levees

 - Adopt Map as presented

 - Other options?

Biggert-Waters Act Effects

Current Policies :11,914 of 19,986 (59%)

Current Premiums: \$8,680,479

Historical Payments: \$100,157,635 (5,908 claims / \$16,953 average)

Conservative Estimate of Change:

X Zones	0	0	0
Bayou Gauche -4	910	\$9,500	\$8,645,000
WB (w/o BG) -1	7,595	\$5,042	\$38,293,990
EB +2	4,857	\$570	\$2,768,490

Total \$49,707,480

59% coverage \$29,327,413

Change: increase premium (@59%) of \$ 20,646,939 or 238%

Map changes without BW12: increase of \$1,495,000 or 17%

The result is that anyone not required to have flood insurance will drop it, and those who must will reduce coverage as far as possible.

Biggert-Waters Act

What would help?

- The overhead to the program must be reduced or separated from the premium/claim funds.
- Procedures for claim payments must be changed.
- What gets paid from premiums must be reduced:
 - Stafford act: mitigation, public assistance and uninsured victims
- Grandfathering and Pre-FIRM rates must stay consistent
 - Home loans are 30 years, maps in St. Charles Parish change every 10 to 12 years, how are people supposed to plan?
- If the rates we have are wrong? When are the right ones coming out?



Outer West Bank Hurricane Protection Levee



St. Charles Parish
Sam Scholle
August 9, 2013

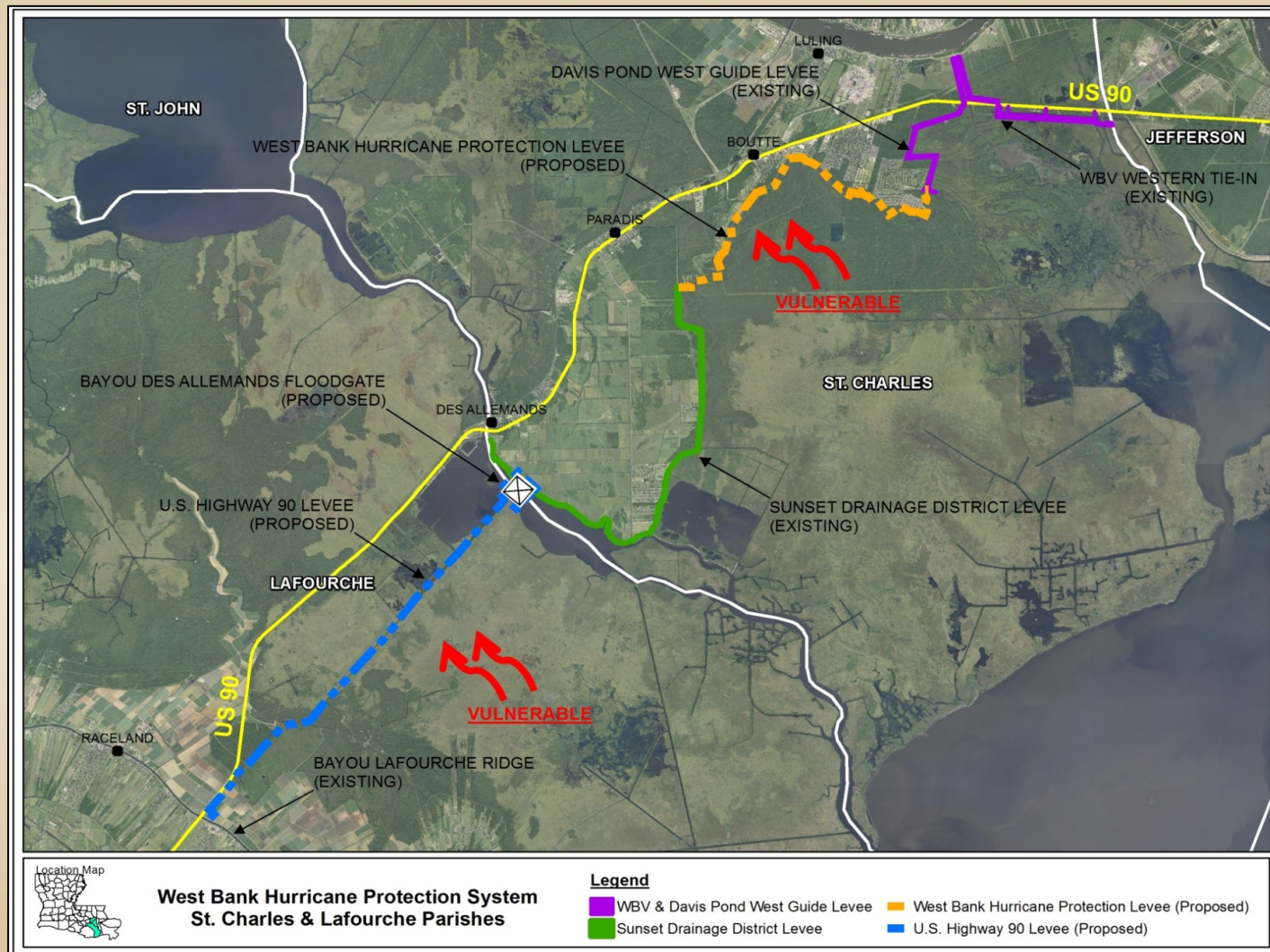


Hurricane/Coastal Flood Protection

- The Parish, working in partnership with the Lafourche Basin Levee District, is proactively taking the necessary steps to develop an outer levee alignment for hurricane protection purposes meeting the 1% design criteria.
- The plan has been submitted to the Coastal Protection and Restoration Authority of Louisiana for inclusion into the State's Coastal Master Plan.



Overall Levee Alignment





Lafourche Basin Levee District

- Currently leading the surveying and data collection efforts on the existing Sunset levee system.
- Certified for levee inspections and operation and maintenance procedures.
- The Parish intends to turn over the O&M of the entire Outer West Bank Hurricane Protection System to LBLD through an intergovernmental agreement.



Coastal Protection and Restoration Authority

- Expected to adopt an amended State Coastal Master Plan in October 2013, with the plan moving to the Louisiana Legislature for anticipated approval during the 2014 regular legislative session.
- If approved, the proposed levee alignment will provide for a closed 100-year levee system extending from the Davis Diversion Western Guide Levee to Highway 308 in Lafourche Parish.
- Incorporation into the Coastal Master Plan makes the project eligible for additional funding streams and construction assistance programs.

Levee Analysis and Mapping Procedures (LAMP) for Non- Accredited Levee Systems



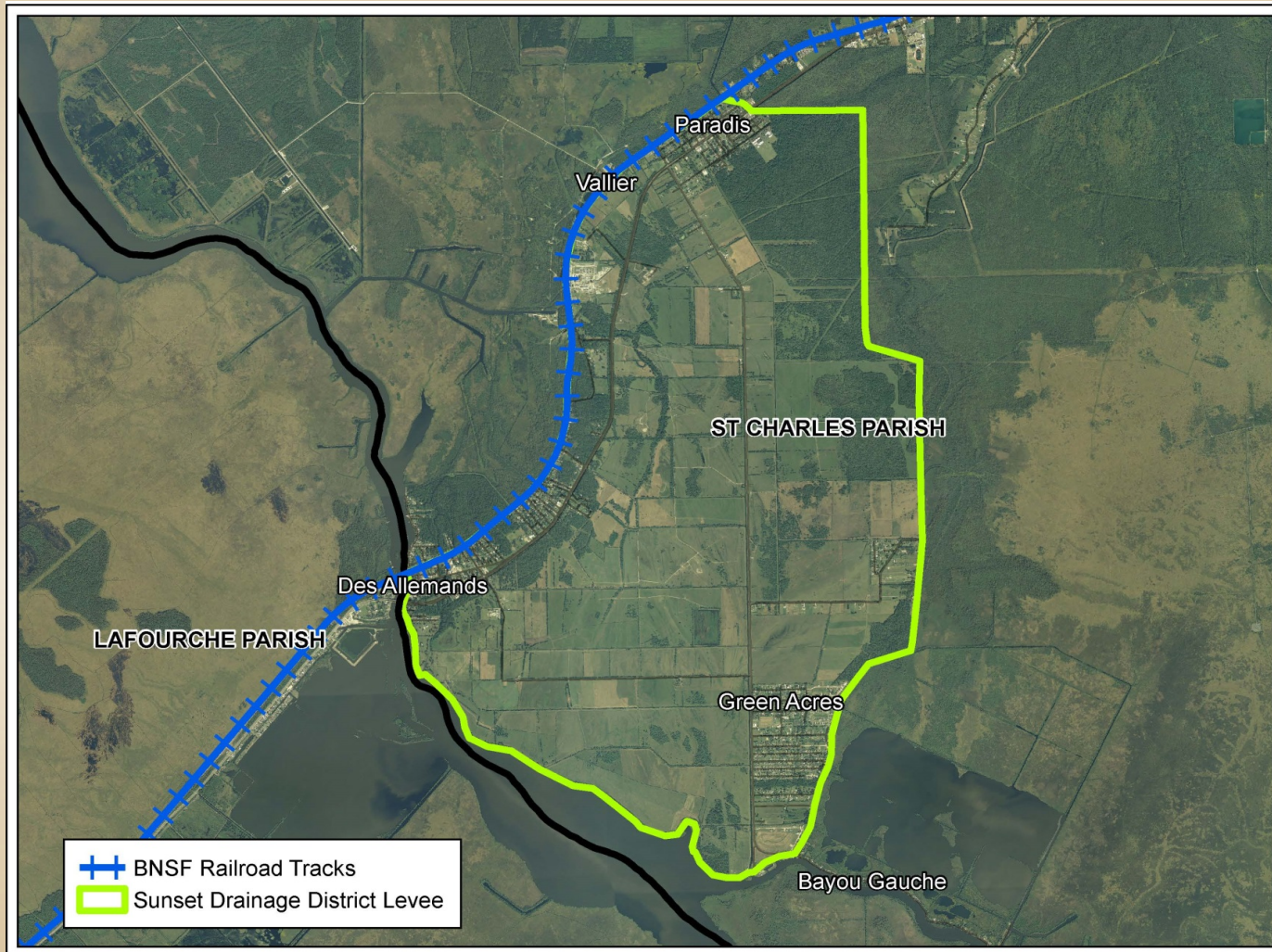


Sunset Drainage District Levee

- Hydraulically significant levee system
- Previously accredited by FEMA in 1983 and 1992 Flood Insurance Studies and FIRM panels designate “Flood Zone X” protection
- Eligible levee system for the LAMP pilot program
- Levee constructed in various phases over last 90 years
- Limited existing survey, geotechnical, and stability analysis data
- Historical track record of preventing flooding



Sunset Drainage District Levee





Data Collection/Assimilation

- Currently collecting survey elevation data including crown heights and levee widths.
- Currently collecting geotechnical data through soil borings



Local Levee Partnership Team

- Parish is currently forming its LLPT including members from the Parish, Levee District and technical consultants.
- Looking forward to the “Meet & Greet” with FEMA Region 6 representatives to kick-off the LAMP Pilot Program



Sound Reach Procedure

- For applying this procedure, the reach must be structurally sound and have adequate freeboard.
- Sunset is known to have a crown elevation that varies from approximately elevation +6 to +8, with intermittent gaps as low as elevation +4.3. Preliminary-DFIRM BFE ranges from +5 to +7.
- SCP is actively gathering and obtaining accurate topographic survey information (levee crown elevations) and undertaking geotechnical investigations in order to determine the actual levee heights which can be compared to the BFEs as well as understanding the levee stability.
- The challenge will be to present the required documentation to FEMA that will substantiate the proper design, construction, and maintenance of the levee system. The long history of the District and the age of the levees may impede the use of this procedure.



Freeboard-Deficient Procedure

- For this procedure to be applicable, the levee reaches must be higher than the BFE for the entire length.
- Per FEMA, “If the BFE is higher than the levee at any point along the specified reach or system, the Freeboard-Deficient approach is not applicable.”
- Due to the fact that there are low points in the levee along its length that are below the BFE, this procedure will not be used.



Overtopping Procedure

- This procedure could potentially be applied to the Sunset levee system since it is known that there are portions of the levee system where the crown is below the 1% elevation.
- FEMA requires that documentation be submitted that will identify a length of the system that **will not fail** when overtopped during a 1% annual chance flood event.
- The certification that the levee will not fail when overtopped could be challenging to obtain by the Parish.



Structural-Based Inundation Procedure

- This procedure could potentially be applied, depending upon the outcome of the geotechnical borings and analysis which will reveal the composition of the levee materials.
- Due to the age of the levee and its long history, extensive geotechnical field investigations will be required to inform the Parish of the quality of the levee material and indicate potential structural deficiencies.



Summary

- The specific LAMP procedure(s) to be applied the Sunset Levee System are not yet known, but the Parish is initiating the acquisition of data that will better inform FEMA and the LLPT regarding the viability of either the Sound Reach, Overtopping, or Structural-Based Inundation procedures, or a combination thereof.
- The age of the levee system is the largest obstacle to providing the necessary data to ensure that accreditation criteria in 44CFR65.10 is met.



Conclusions

- The outer levee system has a projected cost of nearly \$500 million dollars. As its being constructed, if homeowner's flood insurance premiums skyrocket as expressed at the FEMA town hall in March, St. Charles Parish residents will abandon their homes and face financial ruin.
- The Parish needs to work with FEMA to develop a long term construction plan that lowers rates, lets residents keep their homes and allows the entire outer levee system to be built in lifts up to final 1% design elevations.



Conclusions

- The intent of Congress in requesting FEMA to work with local officials in the LAMP process for non-accredited levees was to take into account the level of protection that these levees provide.
- The “Analysis and Mapping Procedures for Non-Accredited Levee Systems” dated July 2013 does not seem to reflect this intent. The procedures still tie all levee systems back to 44CFR65.10 and the 1% design.



SOUTHEAST LOUISIANA LANDSCAPE

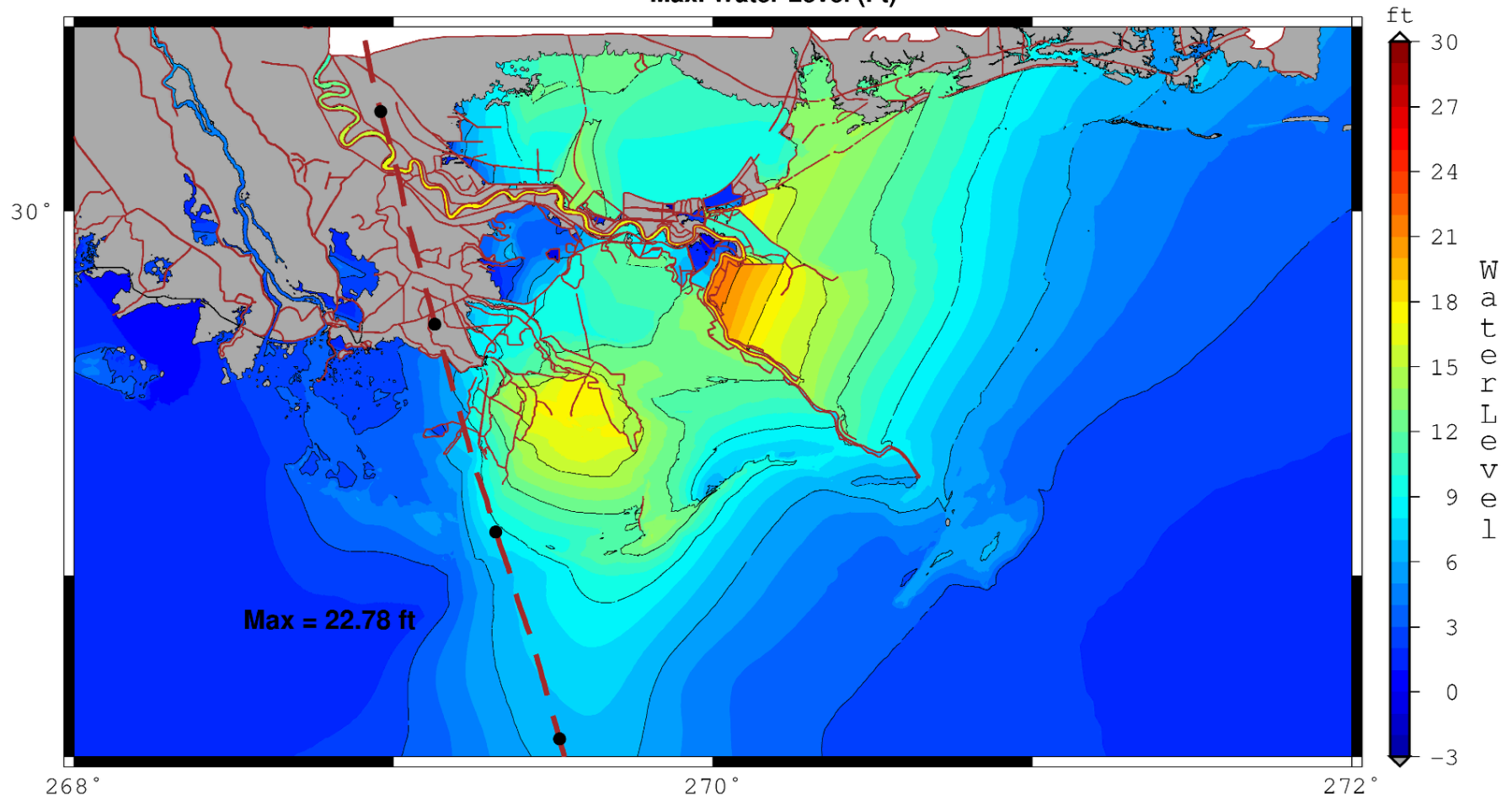
Dr. Joseph Suhayda
August 9, 2013

This is a detailed map of the New Orleans area in Louisiana. The map shows the Mississippi River flowing through the region, with numerous lakes and bays scattered throughout. Major highways are highlighted in orange, and smaller roads are shown in grey. The map includes labels for various cities and towns, such as New Orleans, Metairie, Kenner, and Houma. It also shows several parks and wildlife refuges, including the Bayou Sauvage National Wildlife Refuge and the Grand Isle State Park. The map is credited to Google Maps in the bottom right corner.

SL15_2007_r09a

Storm 138

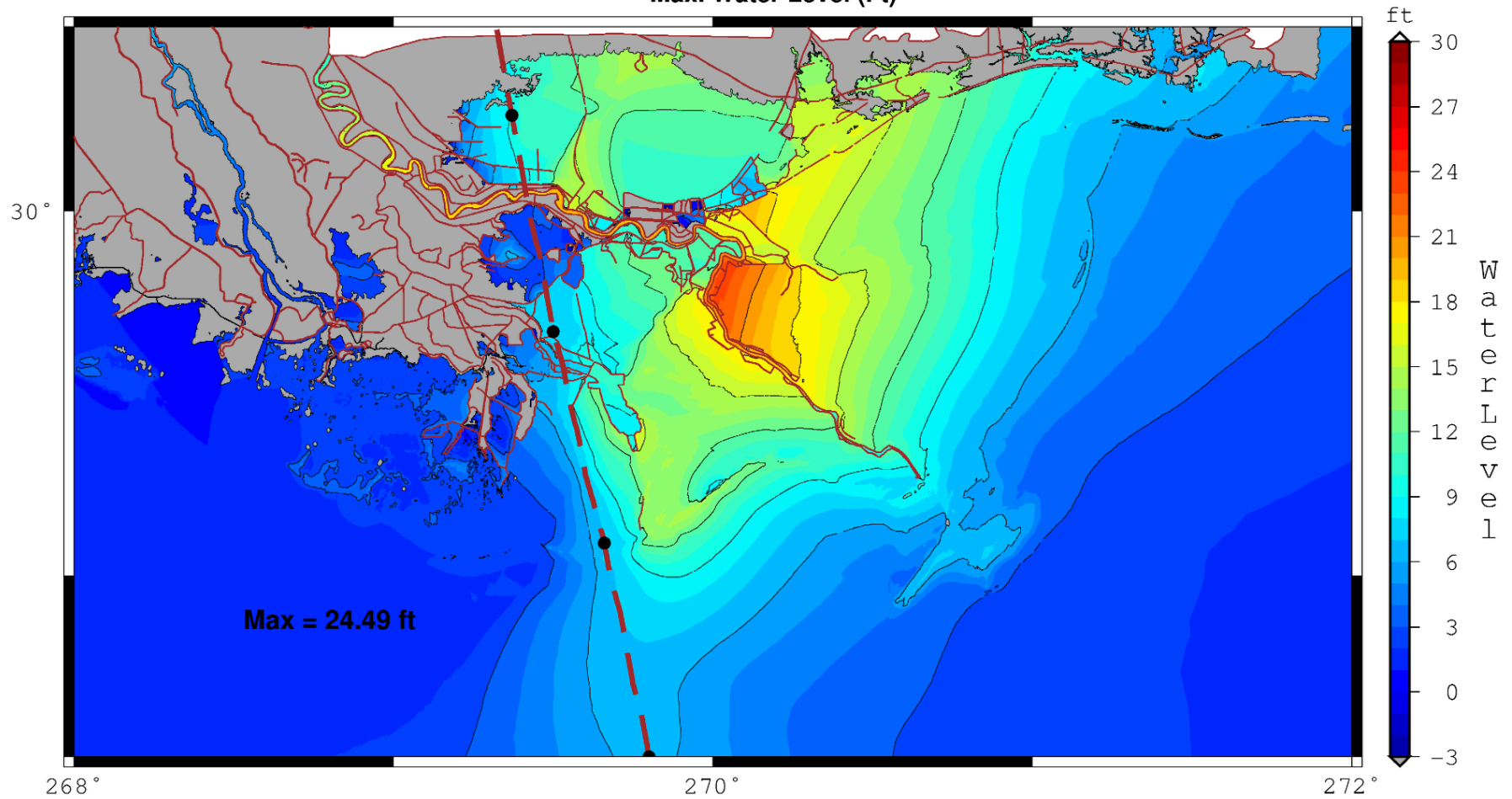
Max. Water Level (Ft)



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Storm 085

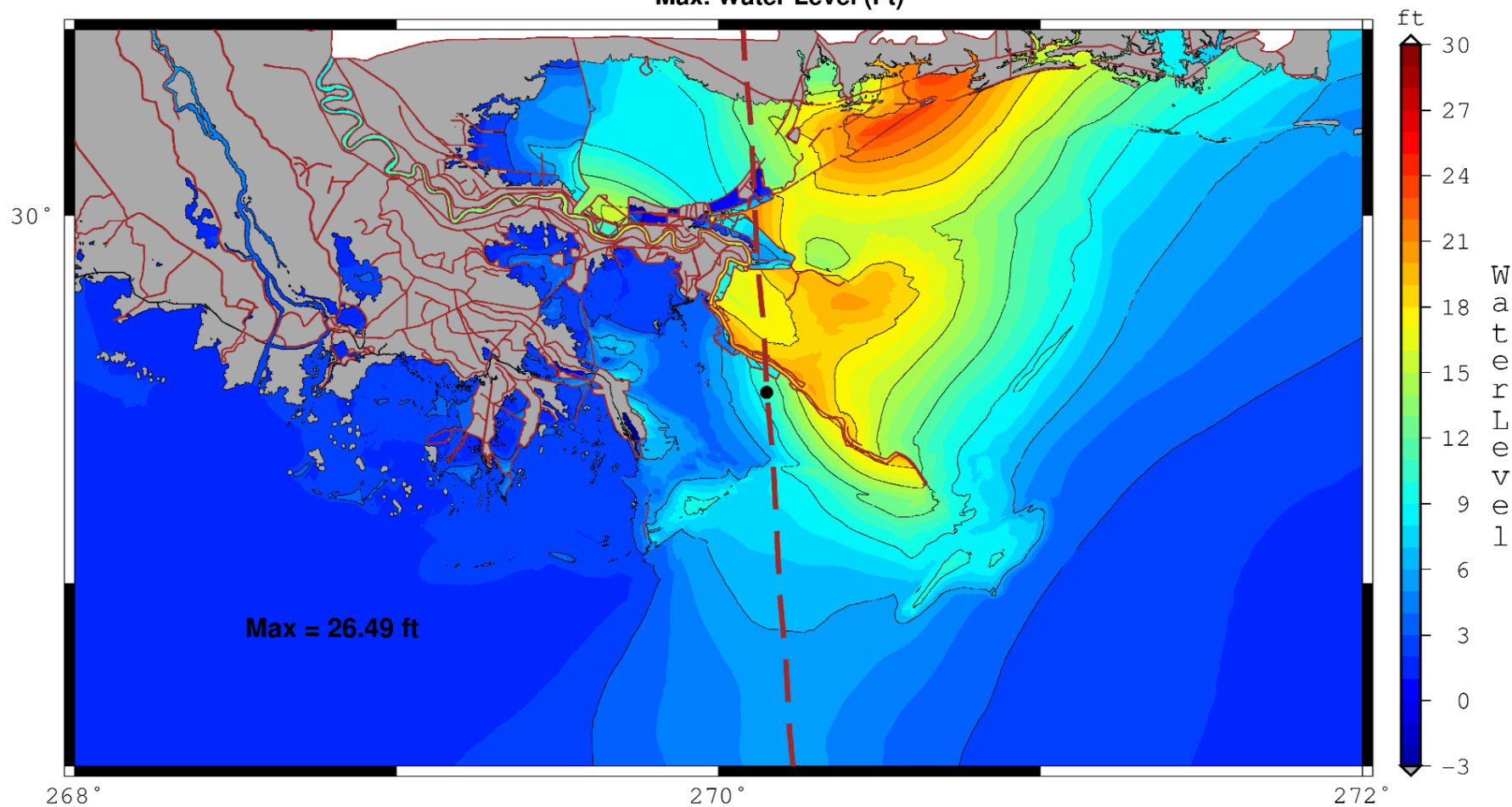
Max. Water Level (Ft)



SL15_2007_r08b

Storm 026

Max. Water Level (Ft)





*You and I ...
We are*

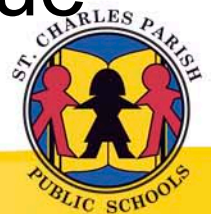
ST. CHARLES PARISH PUBLIC SCHOOLS

Felicia Gomez-Walker
August 9, 2013



Potential Flood Rates and the St. Charles Parish School Board

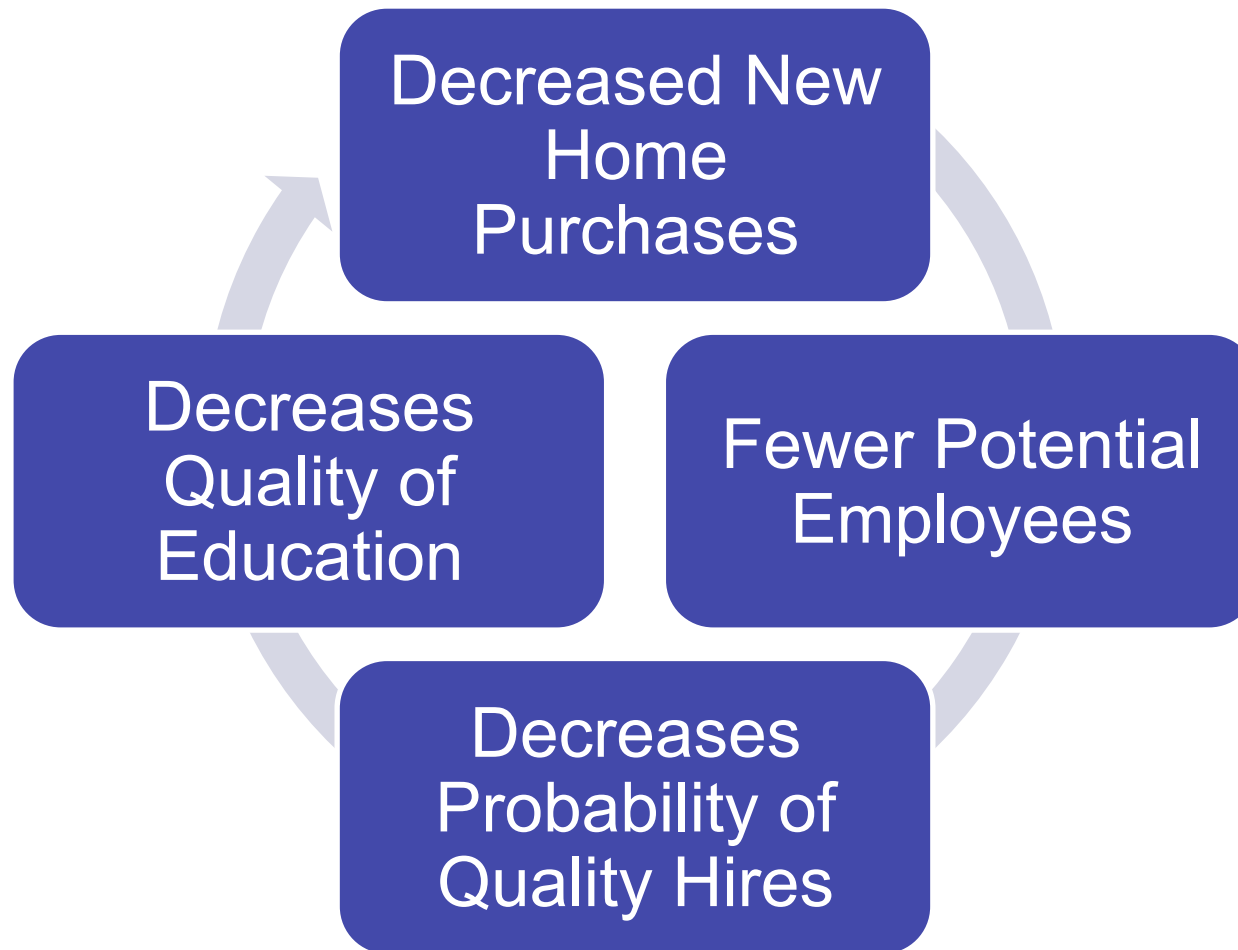
- The School Board will be affected in three main areas, none of which are mutually exclusive:
 - Loss of Students
 - Loss of Teachers
 - Loss of Industry
- All can be seen to be cyclical
- All will lead to a decrease in tax revenue



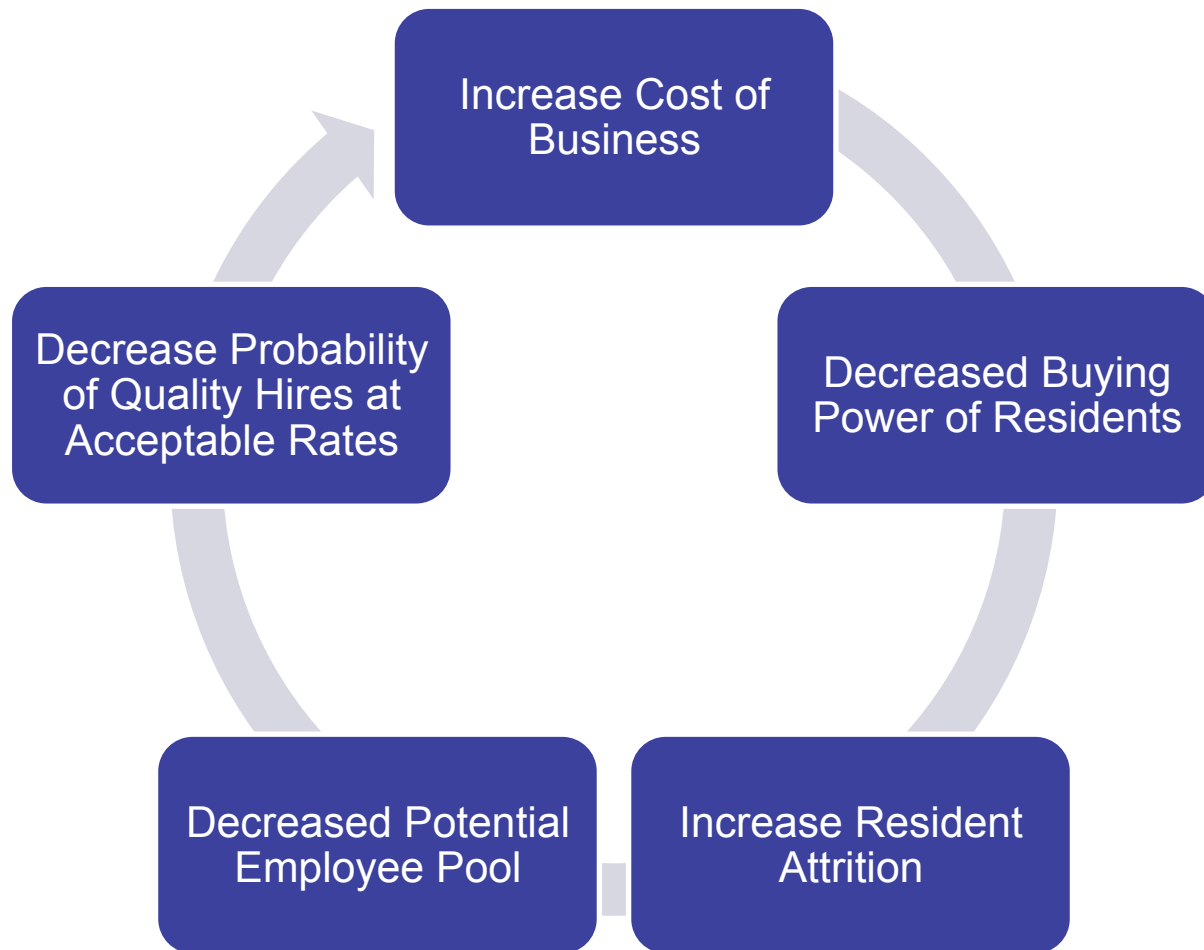
Loss of Students



Loss of Teachers/Faculty/Staff



Loss of Industry



End Results



